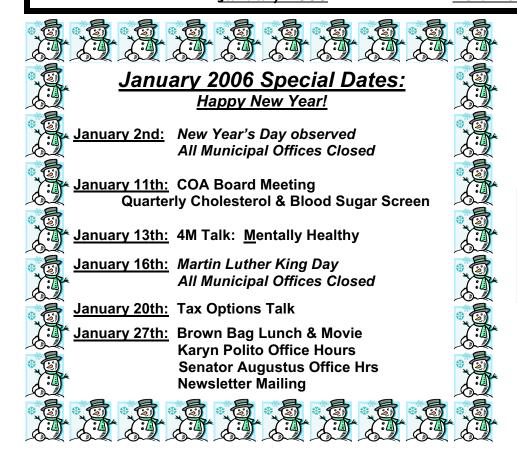


The Senior Edition

The Shrewsbury Council on Aging Newsletter







The Town of Shrewsbury's Council On Aging mission is to develop and support community activities which enhance the well-being of residents of the town who are age 60 or older.

Reminder to 'Snow Birds'...



For everyone leaving for warmer climates <u>PLEASE</u> don't let your Senior Edition go to waste. When you go away and put your mail on hold, (or forward your mail) your newsletter does not get held. It is returned to us,

which costs money! Take a minute before you leave and kindly let us know when you are leaving and when you will return so that we can stop your newsletter. We will gladly restart it again when you return! You may also access our Newsletter from anywhere via the website!



Friends of the Shrewsbury Senior Center, Inc.

98 Maple Avenue, Shrewsbury, MA 01545

Return Service Requested

NON-PROFIT ORG. U S POSTAGE PAID WORCESTER MA 01613 PERMIT NO. 1102

ADDRESS LABEL HERE

Shrewsbury Council on Aging (COA)
Shrewsbury Senior Center
98 Maple Avenue
Shrewsbury, MA 01545
(508) 841-8640

January 2006

The new reception window at the Senior Center front desk...made possible by the Friends of the SCC, Inc.!

COA Staff and General Information:

Office Hours: Monday through Friday: 8:00am-4:30pm
Office Phone: 508-841-8640
Office Fax: 508-841-8641

Staff: COA Board Members:

Paul Keegan, Chairman, Helene Tanenholtz, Vice Chairman, John Concordia, Secretary, Lillian Goodman Helen McLaughlin and Tim Swiss

<u>COA Director</u>: Sharon M. Yager <u>Assistant to COA Director</u>: Vicky Pellegrino <u>Transportation Coordinator</u>: Cynthia M. Willis

<u>Van Drivers:</u> Bob Dumas, Mike Jardarian, Gene Dell'olio George Bergquist, Mike Mazzola, Dick Londergan, Ed Rezuke and Holly Henry

Volunteer Piano Players: Barbara Anderson, Leo Floyd, and Agnes Torosian

Village Café: 508-841-8757

Dining Manager: Sharon Wright

Volunteer Café Staff:

Denise Bachand, Barbara Chevrefils, Roger Faucher, Shirley Golden, Terry Haire, Jeralyn Harrison Carmella Iacono, Helen Nobiletti, Susan Pappas, Ruth Runvik, Betty Viscera, and Peggy Wright

Meals on Wheels Drivers:

Michelle Mancini, Alan Buckley, George Bergquist

Outreach Coordinator: Walter Rice
CARES Coordinator: Dave Grillo
Volunteer Office Staff:

Marion Buonomo, Lillian Clifford, Dorothy Dobson,
Anita and Harvey Grell, Loretta Henry, Carmella Iacono,
June Jardarian, Joan Joubert, Nancy Kowalczyk
Rochelle Lockwood, Ann McDonald, Lucille McHugh,
Katharine Nelson, Susan Pappas, Rena Quealey,
Phyllis Robbio, Ruby Schwartz, and Betty Viscera.

<u>Senior Aide:</u> Layah Ruth Lehmann <u>Veteran's Agent:</u> Richard Perron, *508-841-8386* (Please call Mr. Perron's number for his office hours)

<u>Your Newsletter Committee Consists Of:</u> Layah R. Lehmann, **Editor:** Fran Rimkus, **Chairman:**

Bob Oetting, **Advertising Coordinator**: Ron Davis,
Norma Giumentaro, Mary Layden,
Janice McNamara, Maynard Rinker

Letter from the COA Director:

Happy 2006! 2005 was certainly another busy and productive year, but it ended on a very sad note with the passing of a dear volunteer and friend, **Frank Fulginiti**. Frank passed away suddenly just before Christmas and will certainly be missed by all who knew him. He was truly a special man and our sympathies go to his lovely wife Grace and their family.

The picture above shows the new privacy glass we spoke of last month. The Friends of the Senior Center, Inc. paid for this helpful and necessary part of the office. We thank them for their on-going generosity to help both the Senior Center at large as well as individuals the COA identifies as in need.

We hope you enjoy our new Calendar format this month. It should be easier to follow. 2006 should be an interesting year for everyone in the aging network...the BabyBoomers begin turning 60 on January 1st. The first "wave" of Boomers were born 1/1/46. Happy Birthday, Boomers, and congratulations to reaching this special milestone!

If you want to get out and try something new, the SHINE program desperately needs additional counselors to help with all the new health benefits information out there today.

May the new year bring you much health and happiness!



Sharon M. Yager

Happy January Birthdays To:

1/1 Rena Quealey: Volunteer Receptionist, 1/5 Carlo Alano: SHS Greeter, Mary Hardell, Volunteer, 1/6 Ruth Merrill: Friendly Visitor, 1/16 Elaine Kelley: Busy Hands, 1/24 Tzuo-ch Lee: MOW Volunteer, 1/28 John Concordia: COA Board Secretary, 1/29 Everett "Chick" Joseph: Computer Instructor

Cottman

Service & Repair

185 Memorial Drive · Rte. 140 **Shrewsbury**

508-841-8171

Ask about our senior discount!

NOW OPEN TO THE PUBLIC!

Serving the needs of those who live, work or worship in Shrewsbury

Shrewsbury Federal Credit Union NEXT TO THE LIBRARY 615 Main St. 508-841-8550



Dean Park Pizza 745 Main Street 508-842-2525

Offering a 15% Senior Dine-in Discount on Mon & Wed.

Breakfast: 7am-noon Saturday & Sunday

Try our fresh seafood!

Many menu choices!

M Mentally Healthy

January 13th, 10:30am-noon

(snowdate: February 3rd, 2006)

Everyone has heard of the "Winter Blues". Feeling more sad, uneasy or stressed during the winter is extremely common but is often not talked about. Learn how to "Beat the Blues" and stay mentally well year around. Kathy Pulda, GSN, of UMass, will discuss the common mental challenges we all face and how to treat them to stay happy and healthy. After the discussion, a free soup and salad luncheon will follow at noon. Reservations must be made for both the talk and lunch by calling the Senior Center. The luncheon will be provided by the Age Center of Worcester and sponsored by Representative Karyn Polito. We hope to see you there!

January 20th, Tax Options Talk, 10am

Have you heard about the new Circuit Breaker Tax Changes but don't know what they are all about? Did you know that to get the Circuit Breaker Tax Credit you must file taxes, even if you normally don't do so? Did you know that you can get the credit retroactively back to 2001? Come get the information you need. A panel will give you the latest on this recently changed credit. State Representative Karyn Polito will review the changes that were made in the law and important things to know. CPA Ron Rosen will explain how the credit works and why you must file taxes to get it. You may find it helpful to bring materials along with you, such as your utility statements and property tax bill to look at during the talk.

Packets are also available now to review these important changes (see page 6 for more information).

Afterwards, you may make an appointment to have your taxes done at the Senior Center with an AARP representative. This free, helpful service will begin again in February and run through April 15th. If you feel you need someone to review materials with you or answer more questions, appointments will also be taken for a pre-tax review.

Call the Senior Center to reserve your seat. Feel free to also stay afterward and have lunch! Please call the Meal Site if you'll be doing so.

January 27th, Lunch/Movie 11:30am

Join us for this month's feature, the drama **Ray**, sponsored by the Westboro Bank. Jamie Foxx gives a bravura performance as Ray Charles in this superior biographical film which traces the legendary singer's life, from childhood and early blindness in rural Florida to his rise from an obscure pianist to a chart-topping superstar, as he battles personal troubles and navigates his solid home life with romantic liaisons on the road. Foxx's impersonation, is amazingly accurate, and won him an Oscar, but the entire cast is first-rate. Taylor Hackford's direction seamlessly melds the satisfying, often exciting, musical numbers with the solid dramatic aspects of the story, which ends on an inspirational note. The film is rated PG-13.

Come and join your friends for a Brown Bag lunch, or buy a lunch for \$2 from the meal site. Please call the Senior Center by Jan 25th to sign up for the movie and let us know if you'll also be buying a lunch.

Outreach News:

Our Outreach Coordinator, Walter Rice, is here to assist you with various issues that you may face. This month, two additional services are available.

Reiki: 11:30-12:30, Jan. 18th, call to sign up for an individual session

Stress Management Program: 10:30-11:30am, Jan. 18th, call to sign up to participate in the group.

On-Going:

Medicare Part D Help: SHINE Counseling will help you sort out the complicated information.

Flood Damage? MEMA has funds available to help those who sustained damage during the fall's heavy rains and flooding. You may be eligible for help.

Fuel Costs a Burden? Having Trouble Making Ends Meet? Several resources are available. Even if you don't think you'll qualify for assistance, it won't hurt to call to see what might help you. Contact Walter Rice, Outreach Coordinator, at 508-841-8647 for the application paperwork.

"Cold Relief", a booklet from the Mass. Dept. of Housing & Community Development on energy assistance programs, is now available at the front desk for anyone who wishes to obtain one.

Spangler & Spangler, Inc

Helping families Turn Blue Sky Dreams Into Down to Earth Realities

45 S. Quinsigamond Avenue Shrewsbury 508-753-2200

An Assisted and Independent Living Community

Shrewsbury Crossings

311 Main Street Shrewsbury 508-845-2100 Damon Aronson Community Relations

Polito

DEVELOPMENTCORPORATION

Commercial Industrial Residential Real Estate

587C Hartford Turnpike Shrewsbury MA 01545 508-842-5300

REAL ESTATE 420 Boston Turnpike,

Shrewsbury, MA
Patti Faucher Maria Smith
508-753-5646 508-845-9974

MARIA SMITH

<u>Free</u> Consultations SENIOR REAL ESTATE SPECIALISTS

CARES January Column

Resolutions to Ponder for 2006

By Dave Grillo, CARES Coordinator

(Consumer Awareness and Resources for Elders in Shrewsbury)

You know better than I (at 51 years old) that bad health strikes indiscriminately within the senior population. The inactive "couch potatoes" among us are not an exclusive group, destined to debilitating illness alone while those who exercise get a free pass. In fact, those who are immobile and unfit may indeed live long, fulfilling lives while too many fitness buffs fall permanently ill despite their past obsessions with healthy routines. Nevertheless, there appears to be a strong correlation between a physically-active, socially-involved lifestyle and a satisfying quality of life. I have read ample reports that have reached this conclusion, and I find the anecdotal evidence overwhelming. Why does the consumer columnist raise this issue? Because poor health interferes with your ability to participate fully in all aspects of life, and it is very likely to make you vulnerable to those who would take advantage of you. Being physically active and socially engaged seems to help keep the mind sharp and, thus, more suited to thwart the mind games of scam artists and other foes. Work with your doctor to find a way to become more active if you have neglected exercise; contact the Shrewsbury Senior Center to enroll in programs such as those that Dr. Clermont and Walter Rice have developed for seniors who have been inactive. Please don't wait until your body won't let you be active. Find out now what you are capable of doing to improve and sustain your health and happiness. Your quality of life can't wait!

A recent article in Parade magazine by Dr. Isadore Rosenfeld suggests a possible solution for those who struggle to pay for their prescriptions. Dr. Rosenfeld proposes, "Ask your doctor to write the prescription for twice the dose you're to take—then cut the tablet in half. The price of most drugs does not vary much, if at all, with strength." He adds that pill cutters are inexpensive and available at drugstores, but he warns that not all pills can be cut, so "Consult your doctor." Resolve to talk with your doctor and the free advisors at the SHINE Program (call the senior center) and MassMedLine (1-866-633-1617) to find affordable ways to manage your prescription costs.

Detective Hurley's presentation on Shrewsbury Government Access Television (Channel 30) concerning identity theft is as thorough and helpful an overview as I have seen. I strongly recommend that you watch it. Call Shrewsbury Media Connection (508-841-8651) and ask when it will be on.

Always talk with a family member or trusted friend or call the CARES Program at the Senior Center before sending money to, investing in, or donating to any unfamiliar organization, entity or person who solicits you.

Volunteer Opportunities:

Volunteer Opportunities Inside Senior Center:

Become a SHINE counselor!

The SHINE Program is currently looking to recruit volunteers to work with our program. There is a 10 day training involved and a commitment to work with the Medicare beneficiaries in your community helping with health insurance counseling. The next training will be in the spring of 2006. If you are interested, please contact us at 1 (800) 243-4636 option #2 for an application.

Call the Milford Senior Center (where training is organized) at 508-422-9931 for more information.

Help Fill-In At the Senior Center

Due to traveling, illness and the like, the Senior Center will be short staffed this month. If you would be interested in helping out at the Kitchen or at the Front Desk, we'd like to hear from you! Call the front desk and leave a message for Rochelle.

Volunteer Opportunities Outside Senior Center:

Fall Festival Volunteers Needed for 2006

Since the Spirit of Shrewsbury Fall Festival has grown, there is a great need for volunteers, both before and during the events. Without assistance, certain events will need to be cancelled. Please contact Art Dobson, at 508-842-7091 or e-mail him at ADobson681@aol.com for details and discuss the ways in which you can offer your time. Help is needed to Sell Banners, Assist with Craft Fair (9 types of volunteers needed), Fundraising, the Parade (7 categories available), Program Book and more.

The CASA Project (Court Appointed Special Advocates) still needs volunteers to serve as advocates for abused and neglected children in the Worcester County Juvenile Courts. For more information call CASA at 508-757-9877 or e-mail the organization at www.thecasaproject.org.

If you are interested in any of the above volunteer opportunities, want to learn more about volunteering in general or have volunteer opportunities to offer, please call the Senior Center.

Britton Funeral Homes, Inc

Britton Funeral Home

648 Main St. Shrewsbury (508) 845-6226

Britton Wallace Funeral Home 91 Central St. Auburn

(508) 832-4420

CENTRAL ONE

FEDERAL CREDIT UNION

714 Main Street P.O. Box 280 Shrewsbury, MA 01545-0280

Please call to learn more about our wide range of financial services for seniors! 508-842-7400.



Busy Hands Knitting Group

Looking for a great gift? Drop by the Senior Center and view our wide variety of hand knitted goods. All items are reasonably priced.

Shrewsbury Men's Friends Club

Submitted by Al Vadenais

The speakers at our last meetings:

- -Our own Bob Decoteau made a slide presentation of his adventures in Peru.
- -Representative Karyn E. Polito very ably spoke and answered questions on: Circuit Breaker Tax Credit-Senior Tax Relief, Home Energy Assistance and Tax Relief, Veteran's Benefits Welcome Home Bill.
- -Robert Braley, Pharmacy Manager at Walgreens in Shrewsbury, spoke on Walgreens' extraordinary services, and Medicare Part D New Prescription Drug Coverage.
- -The Lee Bartlett Chorus presented a fine medley of holiday songs prior to the buffet luncheon.

Here's wishing you a Happy, Healthy, and Prosperous New Year!

Council on Aging Board News

The Council on Aging Board wishes to extend its sympathies to former Board Member, Janet Greffrath, who passed away last month. Janet retired from the Board over a decade ago but had served on the Board for many years and was a valuable member. She will be sadly missed.

The COA also wishes to remind residents that its monthly meetings are open to the public and are also shown on the local government channel on cable. Feedback is always welcome!

The Hands Across the Water Program Has

Begun! This unique recycling program is now underway! Drop off any books (including text books and encyclopedias!) at the Senior Center during business hours. The Fire Station will take books on weekends from 9am to 1pm if you can't make it to the Senior Center. They will be shipped to 3rd world countries for libraries and schools. Sorry, no magazines, phone books, local interest books, Newspapers or moldy books are accepted. To learn more, call the Senior Center or stop by to get a flyer about the program.

Stamps for Kids From Roger Heinen An Easy New Year's Resolution!

Simply, save stamps and clip them from personal and business mail. Also, find your unwanted childhood stamp collection, and duplicates or countries you do not collect. Bring them to the stamp box at the Senior Center to be recycled to kids (and some seniors) interested in stamps.

Friends of the Shrewsbury Senior Center, submitted by Diane Lindberg

The Friends of the Shrewsbury Senior Center, Inc. have an informative general meeting planned at 1:00 pm. Tuesday, Jan. 17, 2006. Don't miss out hearing Sheriff Guy Glodis speak! Bring your questions, too!

Coffee and goodies will be offered after the presentation.

The Friends thank you for supporting their monthly events!

Consider a Friend's membership for yourself and/or a gift for a friend. Just fill out the membership form below and bring it to the Senior Center!

Membership Renewal New Membership
Friends of the Shrewsbury Senior Center, Inc Enclosed is my \$5.00 Membership dues.
Name
• Address—
City, Zip————
 Make Checks payable to: Friends of the Shrewsbury Senior Center 98 Maple Avenue Shrewsbury, MA 01545

Robert E. Howard Film /Biography Program at the Library, January 22, 1:30-4pm

Mark the 100th anniversary of the birth of this author (1906-1936) with a film and discussion program. During the 1920s and 30's, Howard was popular for writing men's adventure stories. A popular theme in his writing was how people could achieve greatness through dedication to hard work.

Also this month:

Genealogy Club Meeting: January 23rd at 7:30pm Eclectic Browsers Book Group: January 26th, 10:30 am. Book: "Undaunted Courage" by Stephen Ambrose. Call the Library at 508-842-0081 for more info!

RANDS

All Makes and Models

Brakes/exhaust/tune-ups Wheel Alignment

Towing and Road Service, Inspections 185 Memorial Dr. Shrewsbury

508-845-9850

~ Sign up for

Shrewsbury's Digital Cable Service

High Speed

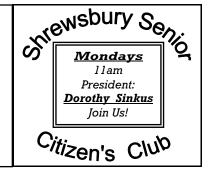
Internet Ac-

cess

for more information

about all our levels of cable services, call:

508-841-8500



Literature Available:

Tax Booklet Representative Karyn Polito has made a booklet, dated 12/1/05, which reviews the Circuit Breaker Tax Credit, Home Energy Assistance and Tax Relief and the Welcome Home Bill for Veterans. Booklets are available at the Senior Center and can be picked up or mailed. To hear more about the tax relief in person, please see page 3 to learn about the talk planned for this month. For more about Veteran's benefits, please consider making an appointment with the Shrewsbury Veteran's agent, Mr. Perron. His contact information is listed on page 2.

New Life Styles The Winter/Spring 2006 "New Lifestyles: The Source for Seniors" booklet is now available and covers senior residences and care options for Central and Western MA. The 36 page booklet is available for pick up or mailing. You can also get a copy by calling 1-800-869-9549 or visiting their website at www.NewLifeStyles.com.

<u>Fuel Guidelines</u> Not sure about the Fuel assistance guidelines? Federally made pamphlets are available at the Senior Center for pick up or mailing if you'd like more information, or call the COA Outreach Coordinator (see page 3) for more information.

Disabled and Need A Taxi?

Robbin Miller, REDD Chairman

If you are disabled and use the COA van, but sometimes need of a cab, you now have an accessible option. As of 12/20/05, RED Cab offers accessible taxicab service for persons with disabilities. Yellow Cab will be offering the same service sometime soon. Each company was awarded one medallion from the City of Worcester to have this valuable service for persons with disabilities.

Please note this service is NOT subsidized. Fares are market rate and persons with mobility impairments will be given priority in accessing this service.

Thanks to the REDD (Rights, Equality for the Dignity of the Disabled) group who collaborated to make this service a reality. (REDD is an informal group of grassroots advocates who promote the civil rights of persons with disabilities). Please spread the word as advocates want this service to succeed in Worcester and surrounding communities.

Telephone Numbers:

RED Cab: 508-792-9999 Yellow Cab: 508-754-3211

Paratransit Tickets Available at Center

Paratransit tickets are now available for purchase at The Shrewsbury COA and can be used on our vans. They are convenient and will help you save money too! To purchase a book of tickets, call Cynthia, our Transportation Coordinator, at 508-841-8643.

KALTSAS KORNER

The Federal Attack on Medicaid Benefits

On November 18, 2005, the United States House of Representatives, in a slim 217 to 215 vote victory, passed a bill which will impact millions of senior citizens. The House bill imposes punitive new restrictions on asset transfers made by unwitting elders. Although there is not enough space to address all the proposed changes in the House bill in detail, there are a number of proposed rule changes in the House bill which are particularly threatening to older Americans. Generally, these proposed rule changes are as follows:

- **Lookback Periods:** Increase the lookback period for transfers to individuals from 3 to 5 years.
- Transfer Penalty Start Date: The penalty for transferring assets will begin on (1) the date of the transfer, (2) the date of institutionalization, or (3) the date of application for Medicaid, whichever is later.
- Annuities: On application or recertification for Medicaid benefits, the applicant must disclose any interest the applicant or community spouse has in an annuity. Once the applicant discloses the existence of an annuity, the State shall notify the annuity company of the State's right as a preferred remainder beneficiary unless there is a community spouse or minor or disabled child named as the first beneficiary.
- **Income First:** Income first (which is the current rule in Massachusetts) shall apply to all individuals.
- Substantial Home Equity: Home equity in excess of \$750,000 will be a countable asset unless there is a spouse, minor child, or blind or disabled child residing in the home.
- Transactions other than Gifts: On application or recertification for Medicaid benefits, the applicant must fully disclose all information, and carries the burden of proof, concerning any transfer made during the lookback period which exceeds \$100,000.
- Treatment of Entrance Fees at CCRC's and Life Care Communities: An individual's entrance fee shall be a countable resource to the extent that 1) the entrance fee can be used to pay for care should other resources or income of the individual be insufficient to pay for such care; 2) the individual is eligible for a refund upon termination of the life care contract or the estate is eligible for a refund upon the death of the individual; and 3) the entrance fee does not confer an ownership interest in the CCRC or Life Care Community.

If you have specific questions, please feel free to call Attorney Nicholas Kaltsas at 508-755-6525.

Attorney Kaltsas practices law at Elder & Disability Law Advocates in Worcester, Massachusetts. This article gives general information and not specific legal advice on individual matters.

REPRE- House Of Representatives

STATE

Commonwealth of

Massachusetts

SENTATIVE KARYN E. POLITO

Local office: 508-845-2300 Statehouse: (617) 722-2692 Room 167

www.nationalglassco.com

Pandiani Family Since 1921

National Glass Works, Inc. 375 Park Ave. • Worcester, MA 01610 Elder & Disability Law Advocates Attorney Nicholas G. Kaltsas

Estate & Medicaid Planning Guardianships In Home Visits If Necessary One Free Consultation

255 Park Avenue, Worcester **(508) 755-6525**

Working
Hard for
Seniors
in
Massachusetts

Congressman

Jim McGovern

34 Mechanic Street
Worcester, MA 01608
(508)-831-7356

Whitter Rehabilitation Hospital, Lunch and Talk: January 30th, noon

Whitter Rehab in Westboro invites you to attend this month's free community education program "Cold and Flu Remedies", Presented by Whittier Pharmacy Staff. A delicious lunch will also be served. Please RSBVP to 508-870-2222, ext. 2134 by Thursday, January 26th.

Eat Healthy, Stay Healthy

The SERVE food program is an excellent way to get healthy food at affordable prices. The program offers its regular January meal, a Rib Special for \$12, a Meat only special for \$13, and Italian Pasta Variety Box for \$14 and a Chicken Breast Special for \$13.



The January pick up is January 21st, and you must order by January 9th to take part. The program is overseen by the Mt. Olivet Lutheran Church at 508-842-2731. Call for more information, or order online at www.servenewengland.org. Click on the "online store" link. You can also order by telephone by calling 1-888-742-7363. Tell what packages you would like to order and tell them what chapter you will be picking up your food. If ordering phone or on-line, payment must be with debit or credit card.

Is Alzheimers Affecting The Life Of Someone You Love? Family and Caregiver

Alzheimer's Support Group can help. Get support, education and a chance to share feelings, ideas and concerns. This month's meeting is 1/3, next month, 2/7, in Westboro. Call Aimee Rizzo at 508-836-4354, ext. 3706 for more info.

Getting Started: What to Do When A Family Member Has Memory Loss: This free, important workshop will be offered at the Charlton COA, on January 10th from 2-4:40pm. Call the Alzheimer's Association at 1-800-272-3900 to register.

Victor R. Quaranta American Legion Post 397

Do You Have An Old Flag?

The Post will ceremoniously and properly dispose of your American Flag

Drop Off Box At Senior Center

Condolence Notice Reminder:

For printing clarification, please state your family's name and relation to the deceased (neighbor, friend, etc.) when calling.

Thank you!

RICHARD'S CAR WASH

309 BOSTON TURNPIKE 508-755-0131

ALL CLOTH WASH $-\,$ HOT WAX APPLICATION COIN OPERATED VACUUMS $-\,4\,$ BAY WASHERS

Tuesday: Senior Citizen's Day: \$1 off!!!

TURNPIKE AUTO BODY

307 BOSTON TURNPIKE 508-755-3015

UNIBODY REPAIR SPECIALIST FEATURING: LASER BEAM TECHNOLOGY

Shrewsbury Men's Friends Club



Thursdays 9 -11 AM President: John Kehoe

January 2006 SHINE News

By Ellin Clifford, Regional SHINE Director

Everyone on Medicare should have received information from his or hers insurer regarding their Medicare Pre-

scription Drug coverage that went into effect January 1, 2006. If you still have questions and are unclear of what to do, here are some options:

- Medicare A&B only: You still have time to decide if you want to enroll in a Medicare Prescription Drug Plan. The Open Enrollment will continue until May 15, 2006. If you do not join by May 15, you will have to pay a higher premium if you decide to join later and may only enroll during an open enrollment.
- Employer/Retiree Group Plans: These groups should have sent a letter out to all of their retirees. Call the Human Resource Department of the company you retired from if you have not received a letter from them and they can tell you what coverage you will have.
- Medicare Advantage Plans (Fallon, Blue Cross Medicare HMO Blue and Medicare PPO Blue, Tufts and Harvard Pilgrim): These companies have sent out letters and enrollment forms, if you have not yet received anything, you need to call them and find out why.
- Medigap Plans (Blue Cross Medex and United Healthcare):

Letters have been sent to all members. If you are still deciding if you want to join a Medicare Prescription Drug Plan you have until May 15, 2006 to decide. Mass. Medline 1 (866) 633-1617 and the SHINE Program 1 (800) 243-4636 Option #2, can help you pick a plan. If you use the Internet you can go onto the Medicare website and choose a plan yourself. The website address is www.medicare.gov

• Prescription Advantage:

Letters have been sent out to all members of Prescription Advantage explaining how this program will work in 2006 and what the benefits will be. For those that did not sign up for a Medicare Prescription Drug Plan, a plan has been assigned to you. You must call Prescription Advantage to find out what plan you have been assigned to if you did not receive a letter. For those in a Medicare Advantage plan you must pick a plan within the plan you are currently with (i.e. Fallon must choose a Fallon prescription plan).

- •Mass. Health: All members of Mass. Health should have received a letter from the Center for Medicare and Medicaid services indicating the prescription drug plan they have been assigned to beginning January 1, 2006.
- Extra Help: For those that have income under \$14.355 and assets/resources under \$11,500 for an individual and income under \$19,245 with assets/resources under \$23,000 for a married couple, "extra help" is available. The Social Security Administration sent out letters beginning last summer to those they considered eligible. They will continue to process applications for people who qualify for this benefit.

If you have any other questions, the SHINE Program can assist you. You may call you local senior center or 1 (800) 243-4636 option #2 for assistance.

Are you interested in becoming a SHINE counselor? See page 4 for more details.

January 2006 Calendar

On-Going Activities This Month:

Monday Activities	Tuesday Activities	Wednesday Activities	Thursday Activities	Friday Activities
11-1:00: SSC Club 11:30: Whist 12:30: Bridge	9-10:00: Beginner's Mat Pilates 10am: Senior Line Dance* 10-12:00: Indepen. Artists Noon: Painting with Elaine 12:30: Duplicate Bridge 1:00: Scrabble	9:30: Fitness & Nutrition* 11:00 Yoga 12-1:00pm: BP/Weight Screen 12:30: Bridge 1:00: Canasta, 1-3:00: Whist 1-2:00: Pilates 2:15-3:15: Chair Pilates	9:00: Men's Friend's Club 10:00: Painting* 1:00: Pitch 1:00: Scrabble	10:00: Writer's Workshop 10:00: Cribbage 1:00: Mahjong 1-3:00: Busy Hands
Special Activities This Month, Entrée of the Day	This Month,	P 8 8	PLEASE NOTE: All special monthly activities, meetings and screenings appear below. Call the Senior Center at 508-841-8640 to sign up for screenings, clinics and special events. The entrée at the Village Café is listed each day. Please call the Café Office in advance at 508-841-8757 by the business morning before (at the latest) to reserve your seat.	and screenings appear or screenings, clinics and the Café Office in advance st) to reserve your seat.
2 New Year's Holiday observed! All Municipal Offices closed	3 Van Trip: Millbury Plaza Beef Burgundy	4 New England Clam Chowder	5 Chicken Fricassee	6 Hot Dog & Baked Beans
9 Garden Swiss Steak	10Van Trip: Solomon Pond 10am: Spinal Screening 1pm: Hearing Screening Chicken Mornay	11 8-noon: Cholesterol & Blood Sugar Screening 9-noon COA Meeting Beefy Ziti Bake	12 Italian Sausage	13 10:30am 4M Talk: Mentally Healthy Pork Stir Fry
16 Martin Luther King, Jr. Day! All Municipal Offices closed	17 *(No Line Dancing Today) Van Trip: Westmeadow Plaza 1:00: Friends Inc. Meeting Pork & Gravy	18 10:30 Stress Management 11:30 Reiki Teriyaki Chicken	19 Salmon Boat	20 10am: Free Legal Clinic with Atty. Nick Kaltsas 10am Tax Options Talk Shephera's Pie
23 Vegetable Lasagna	24 Van Trip: Auburn Mall Chicken Cantonese	25 Roast Turkey	26 Veal Parmesan	27 9:am:NwsIttr Mailing 9-10:30: Rep. Polito Office Hours 11-noon: Augustus Office Hrs 11:30: Lunch & Movie Meatballs/ Spanish Sauce
30 Buttermilk Chicken	31 Trip: White City Plaza Seafood Newburg	Happy Mew Year!	Please Note: PARKS/REC activities are indicated with an (*). Line Dancing, Fitness and Nutrition and Painting are PARKS/REC activities. Participants must register at the Parks Department at 508-841-8503. Classes start at the beginning of the month, but registration I on-going.	s are indicated with an (*). Line uinting are PARKS/REC activities. epartment at 508-841-8503. Classes gistration I on-going.